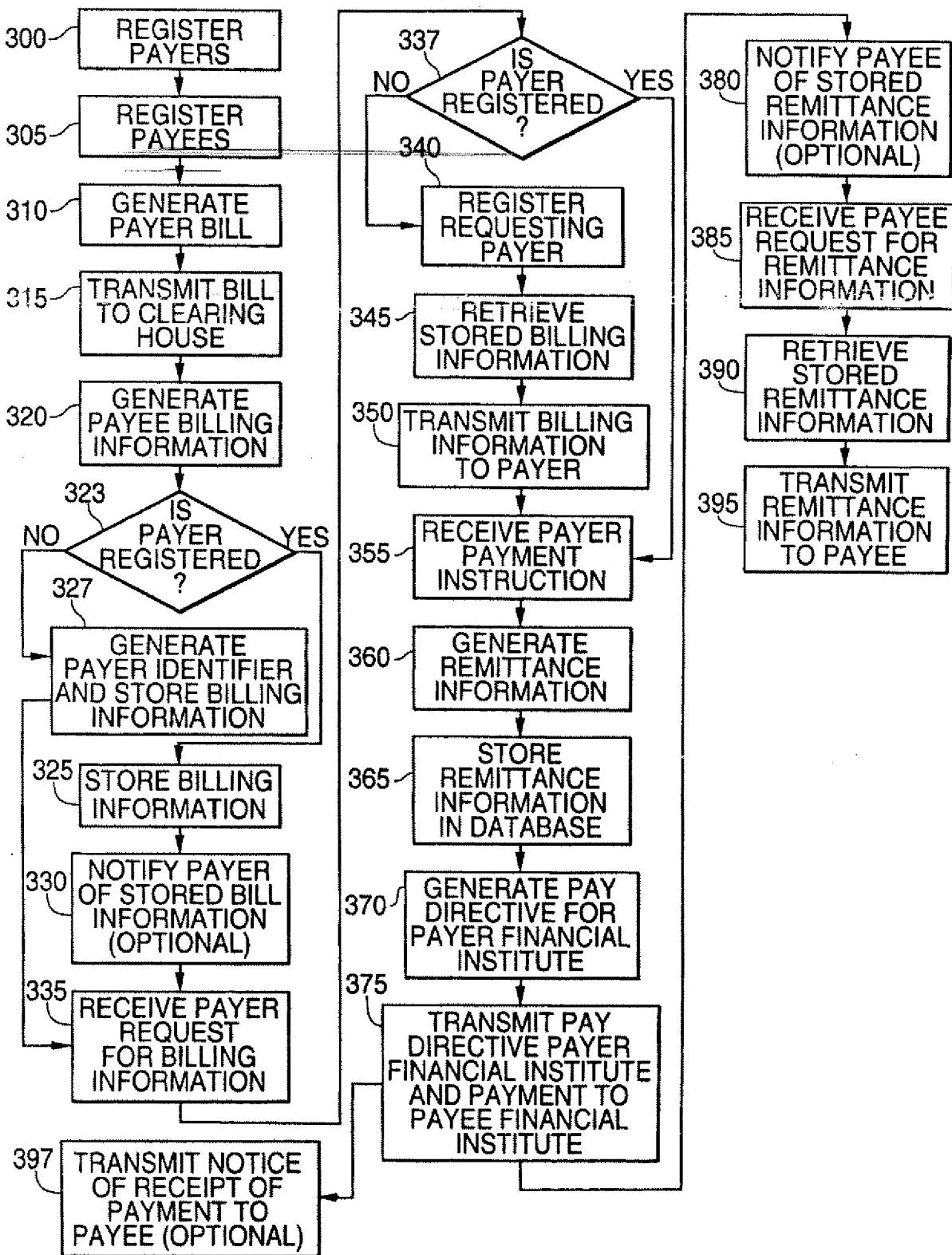
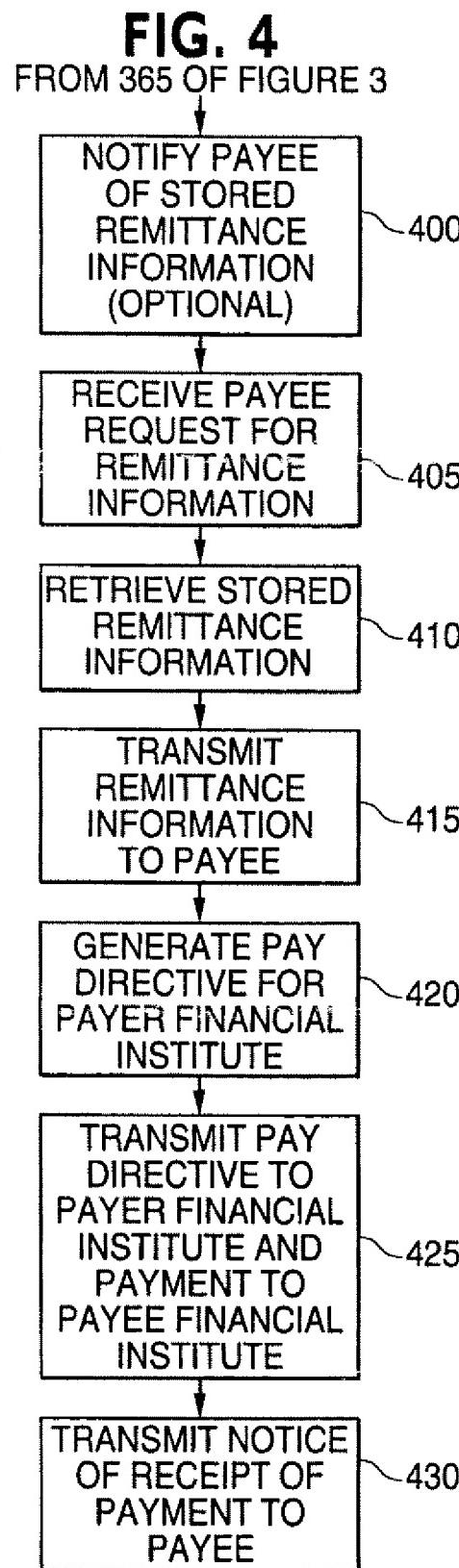
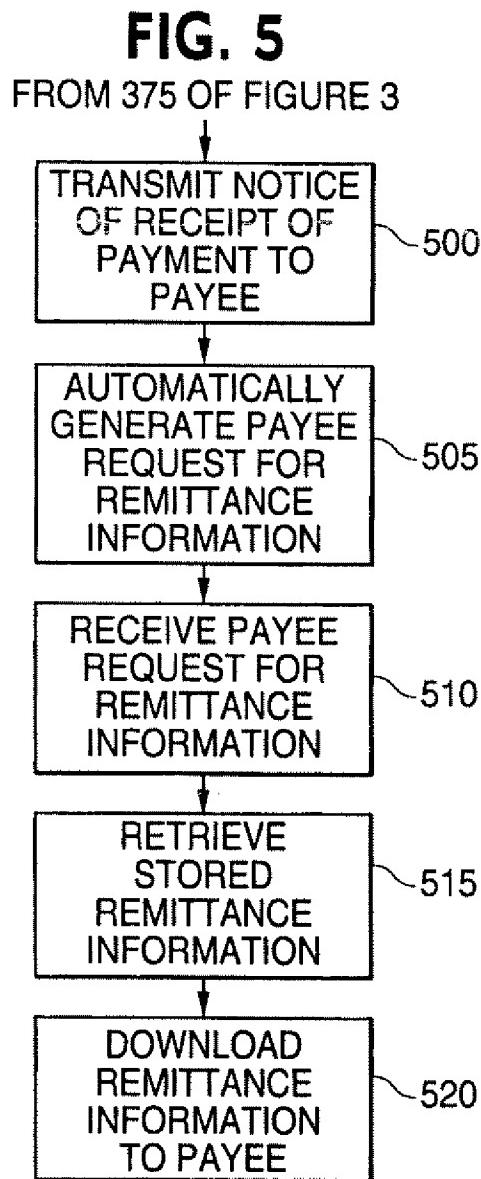


FIG. 3







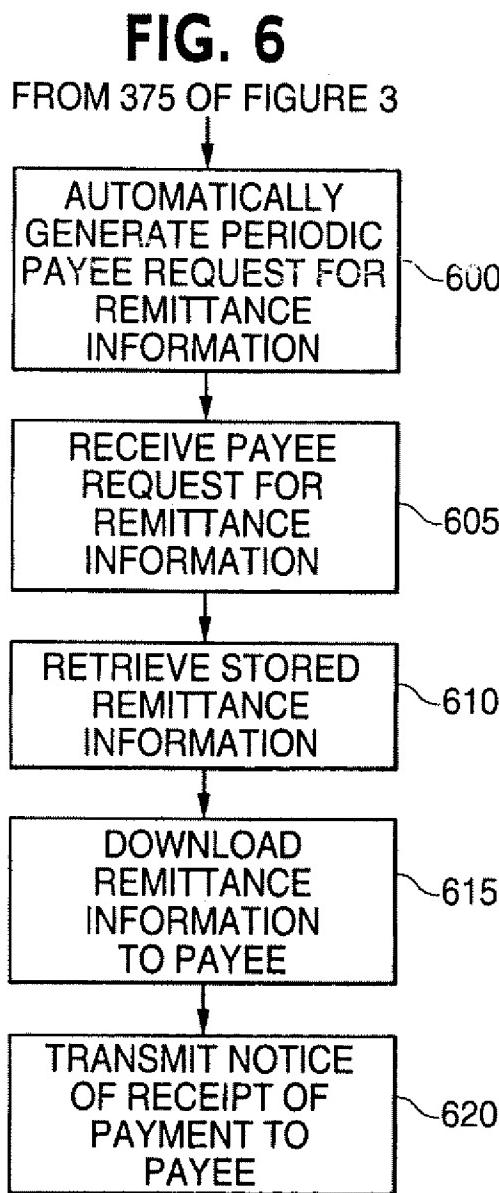
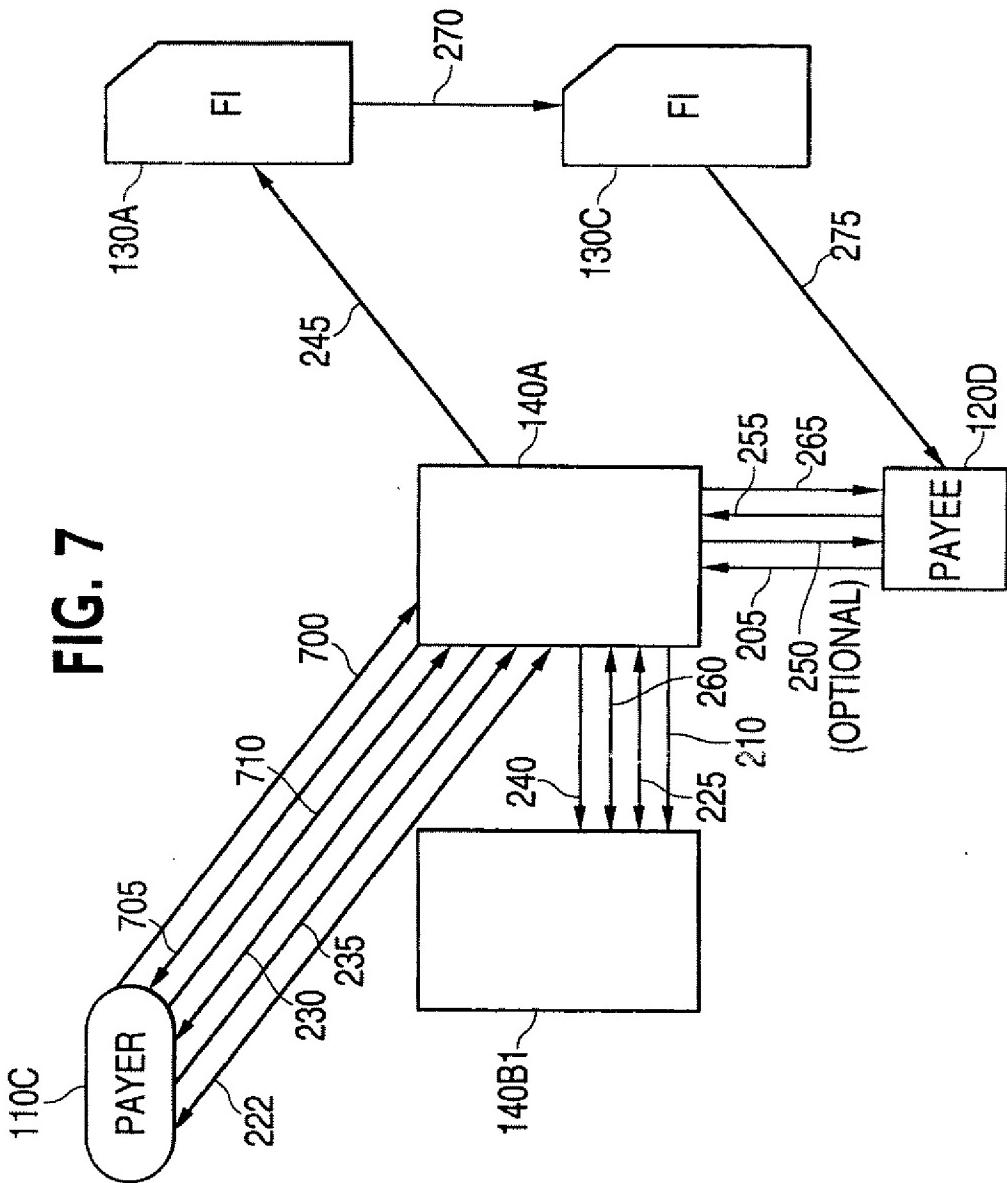


FIG. 7



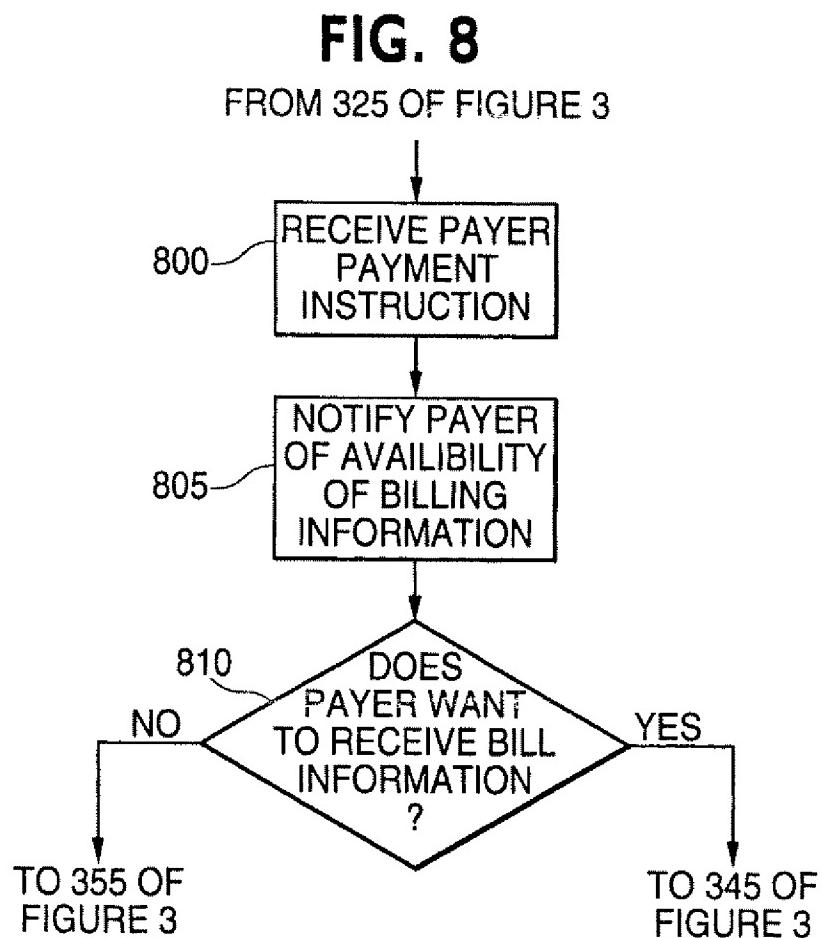


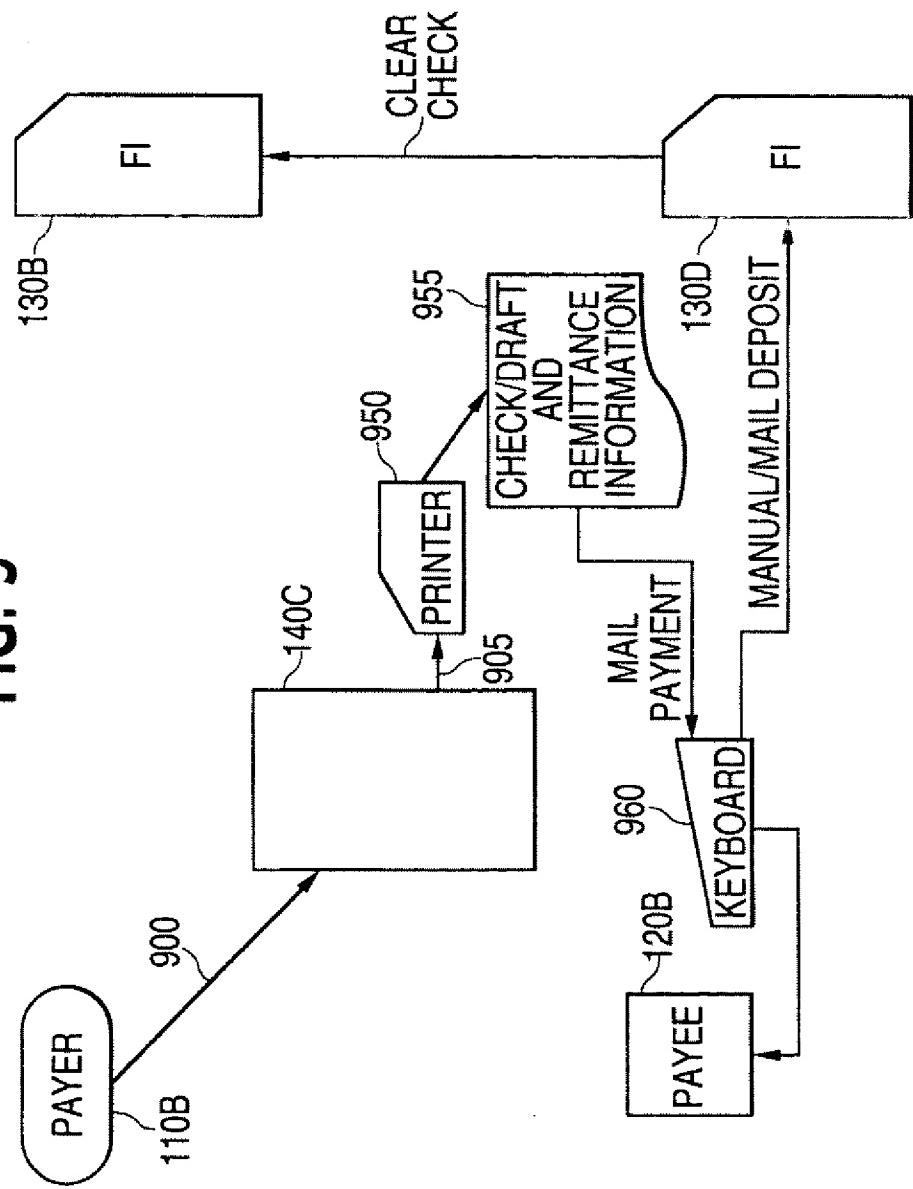
FIG. 9

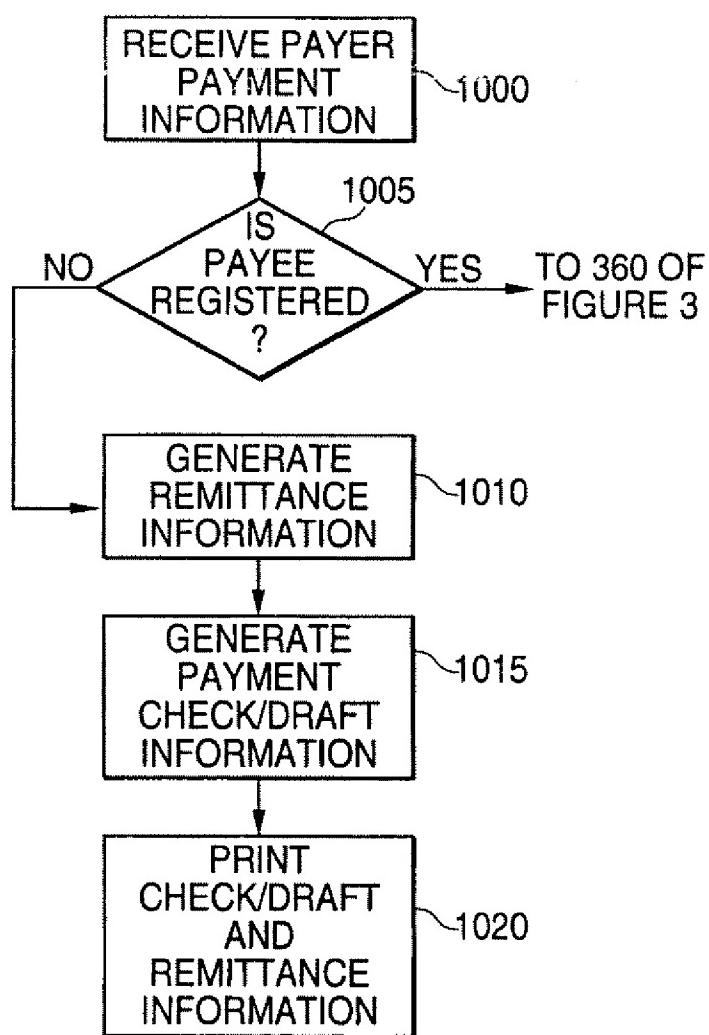
FIG. 10

FIG. 11

PAYEE/ PAYER IDENTIFIER	REG	FI IDENTIFIER	BILLING INFORMATION	REMITTANCE INFORMATION
A	Y	I PA DA	YES	YES
B	Y	J PA	NO	NO
C	Y	K PA DA	YES	NO
D	N	UNKNOWN	YES	NO
E	Y	L DA	NO	YES
F	N	UNKNOWN	NO	YES
G	N	UNKNOWN	YES	NO
H	Y	K PA DA	YES	YES
I	Y	I PA DA	YES	YES
J	Y	J PA DA	YES	YES
K	Y	K PA DA	YES	YES
L	Y	L PA DA	YES	YES
n				

1105

1110

1115

1120

1125

1100

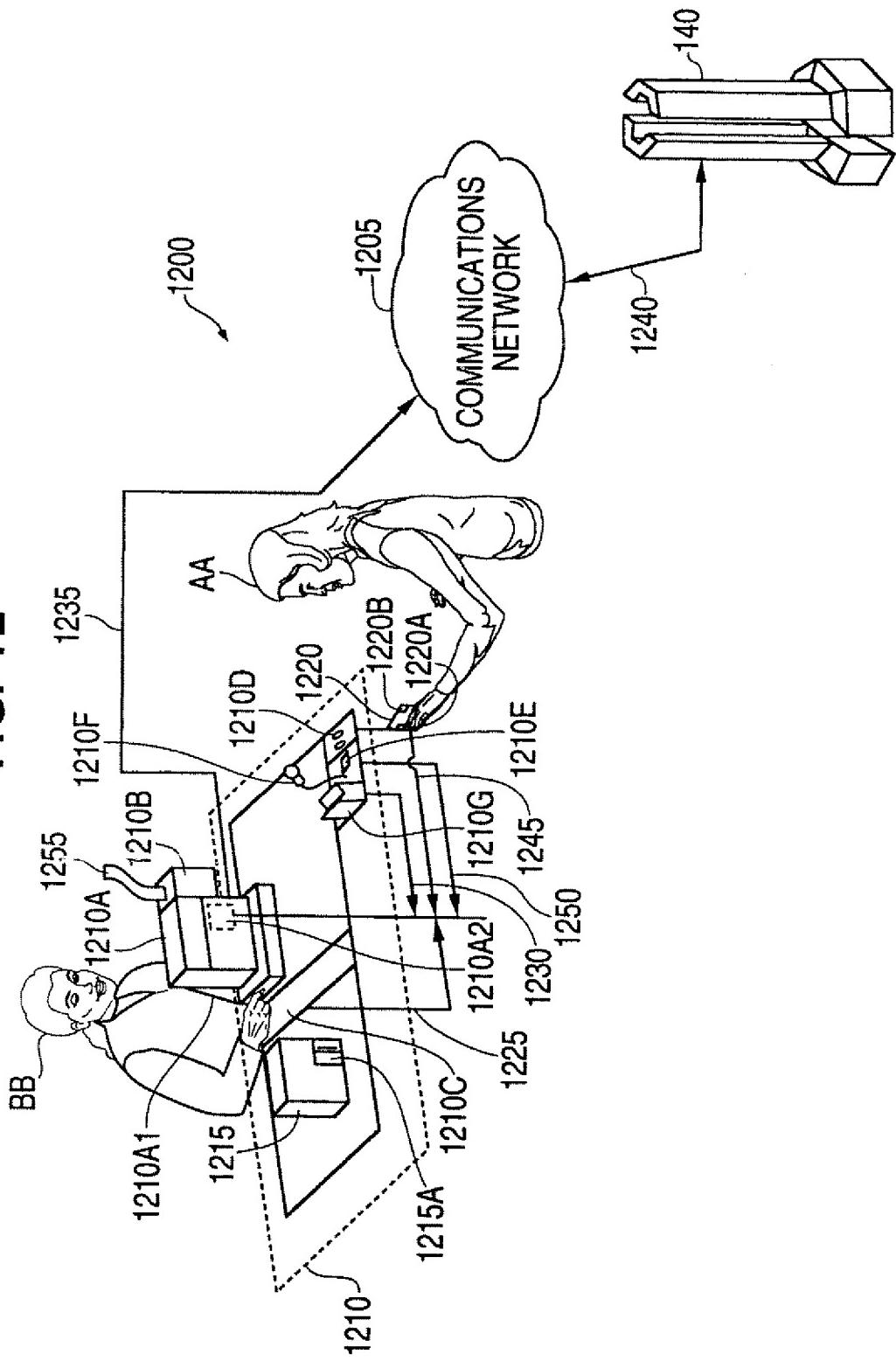
FIG. 12

FIG. 13

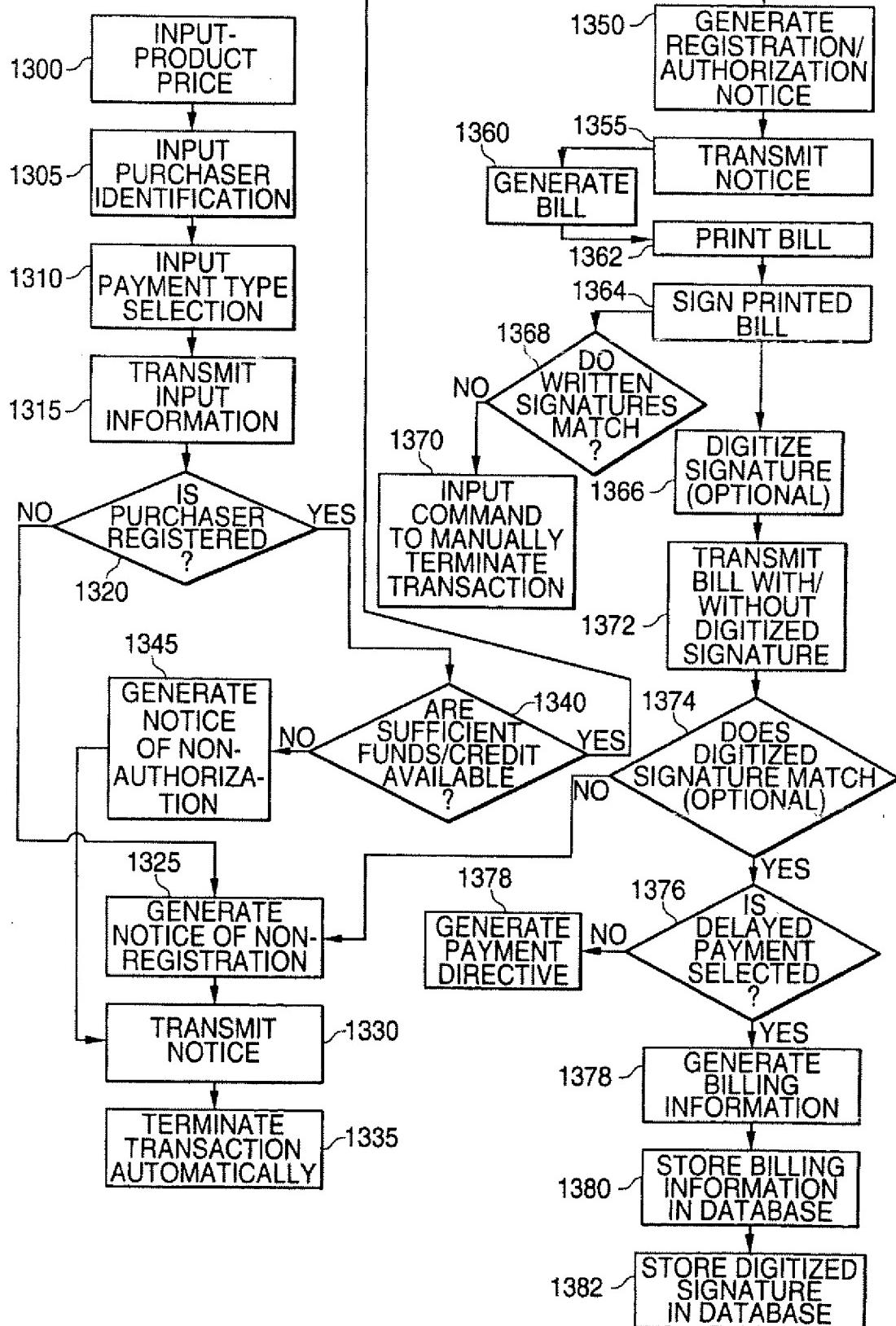


FIG. 14

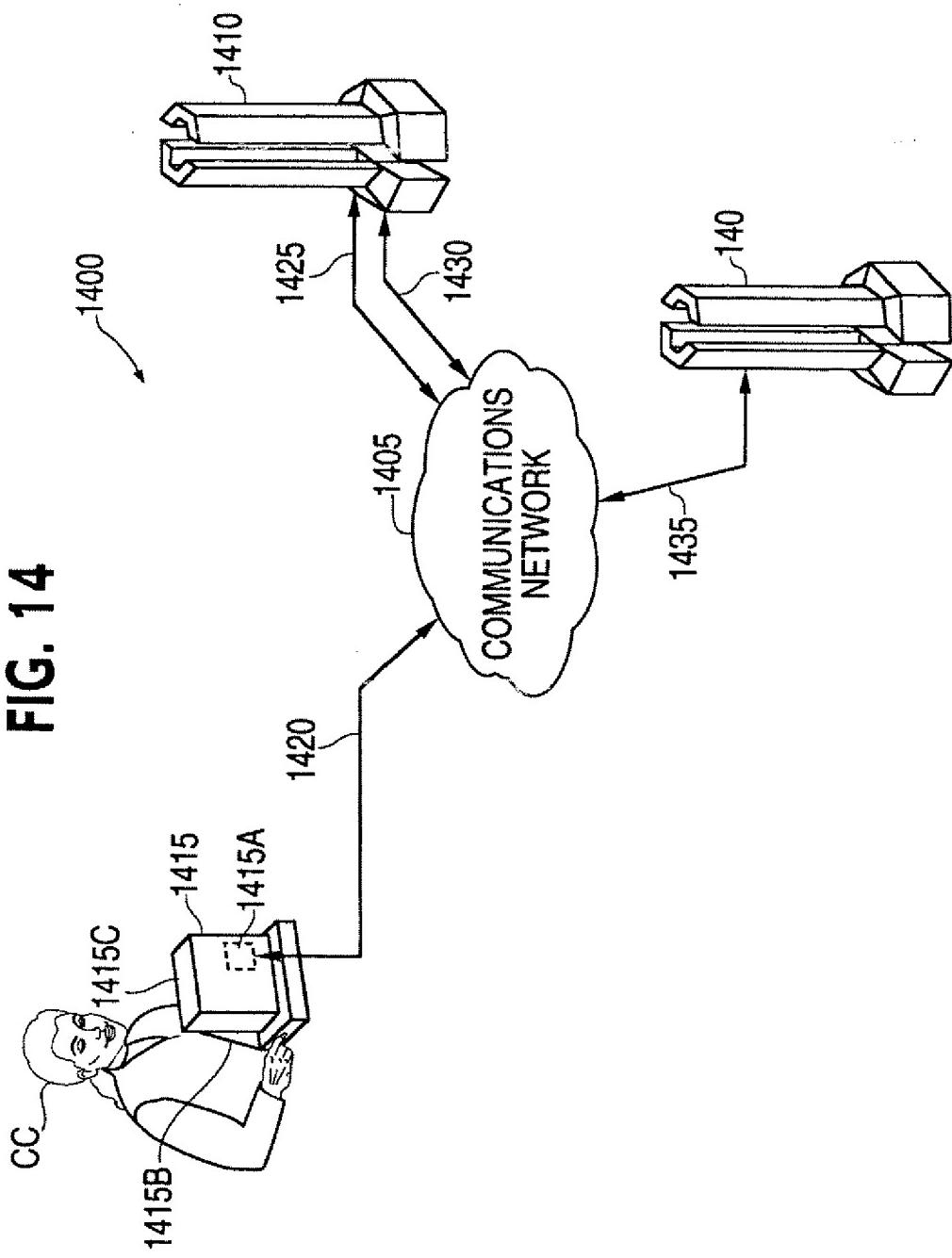


FIG. 15